

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-21971-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose Luis Nunez-Meza
786 S. 2nd Road
Hammonton, NJ 08037

Social Security No.:

xxx-xx-4159

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 9/10/25
Time: 10:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: July 29, 2025
JAN: har

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Jose Luis Nunez-Meza
Debtor

Case No. 24-21971-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Jul 29, 2025

User: admin
Form ID: 132

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2025:

Recip ID	Recipient Name and Address
db	+ Jose Luis Nunez-Meza, 786 S. 2nd Road, Hammonton, NJ 08037-3332
520475054	+ Office of the Attorney General, Richard J. Hughes Justice Complex, 25 Market St, Trenton, NJ 08611-2148

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 29 2025 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 29 2025 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 29 2025 20:52:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939
520477849	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 29 2025 21:07:58	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520496842	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 29 2025 21:07:55	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520475046	+ Email/Text: ally@ebn.phinsolutions.com	Jul 29 2025 20:52:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
520475049	Email/Text: EBN@brockandscott.com	Jul 29 2025 20:52:00	Brock and Scott PLLC, 302 Fellowship Rd, Ste 130, Mount Laurel, NJ 08054-1218
520475047	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 29 2025 20:52:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520475048	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 29 2025 20:52:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
520534124	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 29 2025 20:52:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
520475050	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 29 2025 21:18:31	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520475051	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 29 2025 20:56:58	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520475052	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 29 2025 20:52:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
520550004	Email/Text: Bankruptcy@Freedommortgage.com	Jul 29 2025 20:52:00	Freedom Mortgage Corporation, Attn: Bankruptcy

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520475053	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 29 2025 20:53:00	Department, 11988 Exit 5 Pkwy., Bldg. 4, Fishers, IN 46037-7939
520545434	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 29 2025 20:53:00	Internal Revenue Service, 955 S Springfield Ave., Bldg. A, Springfield, NJ 07081
520550114	Email/Text: mtgbk@shellpointmtg.com	Jul 29 2025 20:52:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520547464	Email/PDF: resurgentbknotifications@resurgent.com	Jul 29 2025 20:56:30	NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
520532646	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 29 2025 20:52:00	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520475056	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 29 2025 20:52:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
520475055	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 29 2025 20:52:00	State of New Jersey, P.O. Box 245, Trenton, NJ 08695
520475057	^ MEBN	Jul 29 2025 20:47:46	Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147
520546783	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 29 2025 20:52:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004
			Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520665768	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2025 at the address(es) listed below:

Name	Email Address
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Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
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Andrew L. Spivack

District/off: 0312-1

User: admin

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on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbefcf@brockandscott.com

Denise E. Carlon

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmllawgroup.com
bkgroup@kmllawgroup.com

Kimberly A. Wilson

on behalf of Creditor Freedom Mortgage Corporation kimberly.wilson@brockandscott.com wbefcf@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Victor Druziako

on behalf of Debtor Jose Luis Nunez-Meza bkdriziako@aol.com

TOTAL: 6